

- 2 -

all that lot or parcel of land situate, lying and being in Frederick City, Frederick County, Maryland, and more particularly described as follows:

Being all of Lot No. 32 in Block of "Hargett Addition", a sub-division by Wilbur C. Hargett and Grace L. Hargett, his wife, as surveyed by Frank W. Rothenhofer, County Surveyor, on the 3rd day of November, 1947, said plat of "Hargett Addition" being recorded in Plat Book No. 3, folio 38, one of the Plat Records in the Office of the Clerk of the Circuit Court for Frederick County, being all and the same real estate which was conveyed unto the said Jack D. Allender and Betty Jane Allender, his wife, by Earl F. Hargett and Loraine C. Hargett, his wife, by deed bearing date on the said 10th day of January, 1948, and recorded in Liber No. 469, folio 22, one of the Land Records of Frederick County, together with all the buildings and improvements thereon and all the rights, roads, ways, privileges and appurtenances thereunto belonging or in any wise appertaining, subject to the covenants in the said deed mentioned; in which said mortgage it was among other things provided that if default be made in the payment of any one monthly installment of principal and interest as above provided or in the performance of any agreement, covenant, or condition of the said mortgage, then in either case the entire mortgage deed shall be deemed due and demandable, and it should be lawful for The Citizens National Bank of Frederick, a body corporate, or its agent and attorney, or for any assignee of the said mortgage at any time after such default to sell the property thereby mortgage, or so much thereof as may be necessary to satisfy and pay said debt, interest, and all costs incident to making said sale, upon giving twenty (20) days' notice of the time, place, manner and terms of sale in some newspaper printed and published in Frederick County, Maryland, which time, place, manner and terms of said should be fixed by the